```
Set      Items    Description
S1          0     AU=(MARCIAL W? OR MARCIAL, W?)
S2      80394     (EQUITY OR CREDIT)(1N)LINE? ? OR HELOC OR LOC
S3     464918     TRACK? OR TRACE? OR TRACING OR MONITOR?
S4     532787     BORROWER? OR CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR
                  PURCHASER? OR USER? OR PEOPLE OR SHOPPER? OR PARTY OR PERSON?
                  ?
S5     488038     DATA()(BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-
                  ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD?
                  ? OR SERVER OR CENTRAL()FILE
S6     124478     BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-
                  )LOAN? ? OR LENDER? ?
S7     146482     JOURNAL? OR LEDGER? ? OR BOOK()KEEP? OR HISTORY OR INTERES-
                  T()RATE? ?
S8       1437     S2(5N)S3
S9        252     S8(S)(S4 OR S6 OR S7)
S10        92     S9(S)S5
S11     10106     S4(25N)S6
S12      3144     S11(15N)S5
S13         1     S12(S)S8
S14       235     S12(S)S7
S15        10     S14(S)S2
S16        21     (S10 OR S15) AND IC=G06F-017/60
? show file
File 348:EUROPEAN PATENTS 1978-2004/Jul W01
        (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040701,UT=20040624
        (c) 2004 WIPO/Univentio
```

read

16/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01706771
System and method for distributing and redeeming selected coupons
System und Verfahren zum Verteilen und Einlosen von ausgewahlten
    elektronischen Coupons
Systeme et procede de distribution et d'echange de bons de reduction
    selectionnes
PATENT ASSIGNEE:
  NCH Marketing Services, Inc., (4289510), 75 Tri-State International Suite
    4000, Lincolnshire, Illinois 60069, (US), (Applicant designated States:
    all)
INVENTOR:
  Marshall, Robert, 4116 Jill Circle, Las Cruces, New Mexico 88991, (US)
LEGAL REPRESENTATIVE:
  Becker Kurig Straus (101571), Patentanwalte Bavariastrasse 7, 80336
    Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1398716 A2 040317 (Basic)
                              EP 1398716 A3 040609
APPLICATION (CC, No, Date):   EP 2002027285 021206;
PRIORITY (CC, No, Date): US 243770 020913
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  IE; IT; LI; LU; MC; NL; PT; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 178
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   200412   2776
     SPEC A   (English)   200412   6399
Total word count - document A   9175
Total word count - document B   0
Total word count - documents A + B   9175

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Internet. The distribution center presents coupon offers
  to a viewer, accepts coupon orders from the **user**, creates the ordered
  coupons which are preferably encoded with information identifying the
  requester, reviews the **customer database**, determines whether other
  coupons would be suitable for supplementing the order, and arranges for
  dispatch...

...redemption center is actively clearing all coupons that have been used
  by the mass of **customers** and issued from the distribution center. All
  pertinent redemption information is analyzed and reported to the issuing
  manufacturer, and requester redemption datum is added to the **customer
  database**.
    In one embodiment of the present system, coupons offered to the
  customers are not printed...

  16/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01397016
Electronic sourcing system
Elektronisches Verfahren und System zum Suchen von Bezugsquellen
Procede et systeme electronique de recherche de la source
PATENT ASSIGNEE:
  ePlus Inc., (3913041), 400 Herndon Parkway, Herndon, VA 20710, (US),
    (Applicant designated States: all)
INVENTOR:
  Johnson, James M., 2207 Open Meadow Circle, Bridgeville, PA 15017, (US)
  Kinross, Robert P., 6816 Ricker Court, Ben Avon, PA 15202, (US)
  Melly, Francis J., 401 Amberson Avenue, Apt.244, Pittsburgh, PA, (US)
  Momver, Douglas A., 1225 Skyridge Drive, Upper St. Clair, PA 15241, (US)
LEGAL REPRESENTATIVE:
  Merryweather, Colin Henry (83332), J.A. Kemp & Co. 14 South Square Gray's
    Inn, London WC1R 5LX, (GB)
PATENT (CC, No, Kind, Date): EP 1182597 A2 020227 (Basic)
APPLICATION (CC, No, Date): EP 2001126215 950801;
PRIORITY (CC, No, Date): US 288577 940810
DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL
RELATED PARENT NUMBER(S) - PN (AN):
  EP 697669 (EP 95305364)
INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G06F-017/30
ABSTRACT WORD COUNT: 84
NOTE:
  Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200209	825
SPEC A	(English)	200209	11982
Total word count - document A			12807
Total word count - document B			0
Total word count - documents A + B			12807

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION only RIMS program 44 or Shell program 52 at one time in
  the foreground on **monitor** 22.
     Local computer 20 is also provided with a catalog **database** 36
  comprised preferably of at least two vendor product catalogs. The
  catalogs, and hence catalog **database** 36, preferably include such
  information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the
  business that the **Customer** using electronic sourcing system 5 conducts
  will determine which product catalogs are made a part of catalog
  database 36.
     A feature of the present invention is the ability to search multiple
  catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The
  user would see on **monitor** 22 of **local** computer 20 a Hit List 47
  screen representing limited data about all matching catalog items that
  were located in catalog **database** 36 as a result of the search. A sample
  Hit List 47 produced from a...bar of Shell 52 that is labelled "Search."
  Then, a Search screen comes up on **monitor** 22 of **local** computer 20. An
  exemplary Search screen is shown in Appendix VII. In this screen, the...
  AS/400) can be independently connected to each local computer 200. Each
  CSR has a **local** **personal** computer 220 having a **monitor** 222, a

keyboard 224 and a printer 226. Local computer 220 is provided with
programs including requisition/purchasing program 240, Shell program 252
and a graphic **user** interface 254 (preferably EASEL Workbench program
254 for OS/2) for listing items. One or more of these may be copied from
server 220 when needed. Work-in-progress requisitions 260 are
established for each **customer** and are attached to graphic **user**
interface 254. **Server** 200 maintains complete requisitions 242, in a
manner similar to the manner in which local computer 20 maintains
requisition **databases** 42 in the embodiment shown in FIG. 1A.
   Normally, in such an environment, the CSR...

16/3,K/3   **(Item 3 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01382773
**Method of providing dynamic production material replenishment information
   via an internet**
**Verfahren zum Erstellen von Informationen uber die dynamische Nachfullung
   von Produktionsmaterialien uber das Internet**
**Methode pour fournir par internet des informations indicatives
   d'approvisionnement de materiaux de production**
PATENT ASSIGNEE:
  Ford Global Technologies, Inc., (2320935), 600 Parklane Towers East,
    Dearborn, Michigan 48126, (US), (Applicant designated States: all)
INVENTOR:
  BURNARD, Mike Robert, 155 Pinehurst Drive, Canton MI 48188, (US)
  Lawton, Chen, Sheelin, 6 Mead Pastures Woodham Walter, Maldon Essex CM9
    6PY, (GB)
  DeMuro, Richard Thomas, 3505 Fox Hunt Drive, Ann Arbor MI 48105, (US)
LEGAL REPRESENTATIVE:
  Messulam, Alec Moses et al (33832), A. Messulam & Co. Ltd., 43-45 High
    Road, Bushey Heath, Bushey, Herts WD23 1EE, (GB)
PATENT (CC, No, Kind, Date): EP 1174807 A1 020123 (Basic)
APPLICATION (CC, No, Date):   EP 2001000303 010718;
PRIORITY (CC, No, Date): US 219479 P 000719; US 775787 010203
DESIGNATED STATES: DE; GB; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 146
NOTE:
  Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200204	635
SPEC A	(English)	200204	3282
Total word count - document A			3917
Total word count - document B			0
Total word count - documents A + B			3917

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...ABSTRACT material used for a product, maintaining the tracked real-time
  material usage within a computer **database** on a **local** computer network
  and replicating the **tracked** real-time material usage on a global
  business network in communication with the local communication network.
  The method also includes the steps of providing a **user** internet access

to a material usage information web site, identifying if a **user** has
permission to access the material usage information web site and
selecting a predetermined attribute of the tracked real-time material
usage by the **user** . The method further includes the steps of providing
the tracked real-time material usage on...

...based on the selected attributes and using the tracked real-time
material usage by the **user** in replenishing the material.

 16/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01251571
**Distribution   system,   semiconductor   memory   card,   receiving   apparatus,
     computer-readable recording medium, and receiving method**
**Verteilungssystem, Halbleiter-Speicherkarte, Empfangsapparat, per Computer
     lesbares Speichermedium, und Empfangsverfahren**
**Systeme de distribution, carte memoire a semi-conducteurs, appareil de
     reception, medium de stockage lisible par ordinateur, et methode de
     reception**
PATENT ASSIGNEE:
  Matsushita Electric Industrial Co., Ltd., (1855508), 1006, Oaza-Kadoma,
     Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)
INVENTOR:
  Tagawa, Kenji, 5-5-305, Myoukenzaka, Katano-shi, Osaka-fu 576-0021, (JP)
  Hirota, Teruto, 1-20-1-306, Kajimachi, Moriguchi-shi, Osaka-fu 570-0015,
     (JP)
  Matsushima, Hideki, 10989, Bluffside Drive No.3217, Studio City,
     California 91604, (US)
  Kozuka, Masayuki, 501 Coyle Avenue, Arcadia, California 91008, (US)
  Inoue, Mitsuhiro, 10989, Bluffside Drive No.3310, Studio City, California
     91604, (US)
  Uesaka, Yasushi, 2-16-16, Tsutsujigaokakita, Sanda-shi, Hyogo-ken
     669-1348, (JP)
  Harada, Shunji, 2-20-52, Tamadenishi, Nishinari-ku, Osaka-fu 557-0045,
     (JP)
  Yugawa, Taihei, 708-1-513, Mitsugarasucho, Nara-shi, Nara-ken 631-0061,
     (JP)
  Miyazaki, Masaya, 1-6-14, Asahigaoka, Ikeda-shi, Osaka-fu 563-0022, (JP)
  Nakanishi, Masanori, 3-8-13-1201, Furuichi, Joto-ku, Osaka-shi, Osaka-fu
     531-001, (JP)
LEGAL REPRESENTATIVE:
  Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
     , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date):   EP 1081616 A2 010307 (Basic)
APPLICATION (CC, No, Date):   EP 119001 000901;
PRIORITY (CC, No, Date): JP 99247922 990901; JP 99258582 990913; JP
     99274182 990928; JP 6420001258 000426
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 117
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text   Language   Update   Word Count
        CLAIMS A (English)   200110   2151
        SPEC A   (English)   200110   19072
Total word count - document A   21223
Total word count - document B   0
Total word count - documents A + B   21223

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION track#x from the user data area 8 on the SD memory card
   100, and **records** the read data in the user data area of the local
   storage 32. At step S83, the library control unit 37 performs a secure
   read of a...

...secure write of the read Title Key Entry into the protected area of the
   local **storage** 32. Thus, the data set forming the **track** #x is stored
   into the **local** **storage** 32.
      Following this, at step S78, the library control unit 37 determines
   whether the variable...

 16/3,K/5   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01230796
Independent internet client object with ad display capabilities
Unabhangiges Internet-Client-Objekt mit der Fahigkeit Werbung anzuzeigen
Objet client independant sur l'Internet avec capacite d'affichage d'une
      annonce
PATENT ASSIGNEE:
  Netzero, Inc., (2978920), 2555 Townsgare Road, Westlake Village,
    California 91361, (US), (Applicant designated States: all)
INVENTOR:
  Haitsuka, Stacy, 458 Belcaroy Way, Oak Park,CA 91362, (US)
  Zebian, Marwan, 5737 Kanan Road, no. 323, Agoura, CA 91301, (US)
  Mackenzie, Harold, 5727 Briarcliff Road, Los Angeles, CA 90068, (US)
  Burr, Ronald, 1052 Country Valley Road, Westlake Village, CA 91362, (US)
  Warren, Terry, 12293 Alta Panorama, Santa Ana, CA 92705, (US)
  Blaser, Shane, 13502 Andalusia Drive, Camarillo, CA 93012, (US)
LEGAL REPRESENTATIVE:
  Wombwell, Francis et al (46022), Potts, Kerr & Co. 15, Hamilton Square,
    Birkenhead Merseyside CH41 6BR, (GB)
PATENT (CC, No, Kind, Date): EP 1067470 A2 010110 (Basic)
                              EP 1067470 A3 020508
APPLICATION (CC, No, Date):   EP 2000301827 000306;
PRIORITY (CC, No, Date): US 348411 990707
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 202
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
        CLAIMS A (English)   200102   3536
        SPEC A   (English)   200102   7096

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Total word count - document A        10632
Total word count - document B            0
Total word count - documents A + B   10632
```

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...CLAIMS a communication link to the monitoring server; and
   transmit information identifying the user to the **monitoring   server** .
  38. The **local** device as set forth in claim 31, the **client** monitoring
      application further comprising computer readable program code for
      encoding the monitoring information prior to transmitting the
      monitoring information to the monitoring **server** .
  39. A computer program product comprising a computer usable medium having
      a client monitoring application...

...pages include keywords, the client monitoring application further
      including computer readable code for operating the **local** device to:

   receive from the **monitoring   server** a match string;
   test whether the first resource locator string includes the match
      string;
   if...

  16/3,K/6   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01224512
**SYSTEM, METHOD AND PROGRAM FOR ELECTRONICALLY TRACKING THE DISTRIBUTION OF
    ELECTRONIC STORAGE MEDIUM.**
**SYSTEM, VERFAHREN UND PROGRAMM ZUR ELEKTRONISCHEN VERFOLGUNG DER VERTEILUNG
    ELEKTRONISCHER SPEICHERMITTEL.**
**SYSTEME, PROCEDE ET PROGRAMME POUR SUIVRE ELECTRONIQUEMENT LA DISTRIBUTION
    DES MEDIA ENREGISTREMENT ELECTRONIQUE**
PATENT ASSIGNEE:
  Research Investment Network, Inc., (3981100), Suite 200, 2355 Main Street
  , Irvine, CA 92614, (US), (Proprietor designated states: all)
INVENTOR:
  COLLART, Todd, R., 206 Arbuelo Way, Los Altos, CA 94022, (US)
LEGAL REPRESENTATIVE:
  Kuhnen, Rainer Andreas, Dipl.-Ing. et al (7212), Kuhnen & Wacker
    Patentanwaltsgesellschaft mbH, Prinz-Ludwig-Strasse 40A, 85354 Freising
    , (DE)
PATENT (CC, No, Kind, Date): EP 1173837 A2   020123 (Basic)
                              EP 1173837 B1   040218
                              WO 2000063861   001026
APPLICATION (CC, No, Date):   EP 2000926092 000418; WO 2000US10420 000418
PRIORITY (CC, No, Date): US 295688 990421
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
INTERNATIONAL PATENT CLASS: G08B-013/24; **G06F-017/60** ; G11B-020/00;
  G11B-007/00; G11B-007/007
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS B (English) 200408   1350
      CLAIMS B (German)   200408   1332

                    Bode Akintola12-Jul-04

```
         CLAIMS B    (French)  200408     1483
         SPEC B      (English) 200408    19118
Total word count - document A          0
Total word count - document B      23283
Total word count - documents A + B  23283
```

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION all three entitities (replicator, distributor, and
  retailer) are able to add tracking information to BCA **database** . Due to
  complexity and dependencies on existing business systems, the retail
  tracking concept will be...

...The distributors will be brought in. Retailers will then begin to
  embrace the ability to **track** based on **local** outlet/store.

  Utilization of BCA Identification at the End **Consumer**
     As mentioned earlier, when a final user obtains the electronic storage
  medium, the electronic storage...

 16/3,K/7   (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01080631
Method and system for out-tasking conversions of message attachments
Verfahren und System zum Auslagern der Konversionen von Nachrichtenanhangen
Methode et systeme pour sous-traiter les conversions des attaches de
    messages
PATENT ASSIGNEE:
  Siemens Information and Communication Networks Inc., (2616911), 900
     Broken Sound Parkway, Boca Raton, FL 33487, (US), (Applicant designated
     States: all)
INVENTOR:
  Beyda, William J., 21580 Edward Way, Cupertino, CA 95014, (US)
  Shaffer, Shmuel, 1211 Cowper Street, Palo Alto, CA 94301, (US)
  Bonomo, Paul, 1810 Comstock Lane, San Jose, CA 95124, (US)
LEGAL REPRESENTATIVE:
  Allen, Derek et al (55494), Siemens Group Services Limited, Intellectual
     Property Department, Siemens House, Oldbury, Bracknell, Berkshire RG12
     8FZ, (GB)
PATENT (CC, No, Kind, Date): EP 950969 A2 991020 (Basic)
                              EP 950969 A3 021204
APPLICATION (CC, No, Date):   EP 99104370 990304;
PRIORITY (CC, No, Date): US 62294 980417
DESIGNATED STATES: DE; FR; GB
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60** ; H04L-012/58
ABSTRACT WORD COUNT: 191
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A   (English) 9942   1268
     SPEC A   (English) 9942   4315
Total word count - document A   5583
Total word count - document B   0
```

Total word count - documents A + B    5583

INTERNATIONAL PATENT CLASS:  **G06F-017/60** ...

...SPECIFICATION provides an improvement over the conventional system by
  providing a format converter 30 at the **server** level. Consequently, if
  it is determined that a file attachment to an electronic message includes
  an attachment that cannot be accessed without file-format conversion by
  the target **client** device 14, 16 and 18, the conversion process may be
  out-tasked to the format converter 30. If the determination of the
  capabilities of the target **client** device occurs at the **server** level,
  the resources of the target device remain free during the entire process.
  That is, by providing a format check and a capability comparison at the
  local **server** 12, the process occurs while the target **client** device is
  off-line and the process is executed in a manner that is transparent to
  the target device. In this **server** -level embodiment, an application
  register 34 is utilized by the **local** **server** to **monitor** the access
  capabilities of each **client** device, as will be explained more fully
  below. The **client** devices may be individually polled to determine which
  file formats are accessible without conversion. Alternatively, the
  **client** devices may be programmed to provide updates regarding their
  capabilities.
    In another embodiment, the format...


 **16/3,K/8      (Item 8 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
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00874076
**A url rewriting pseudo proxy server**
**Pseudo-Proxy-Server zum Umschreiben von URLs**
**Serveur pseudo proxy pour reecrire un URL**
PATENT ASSIGNEE:
  AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
    (US), (Applicant designated States: all)
INVENTOR:
  BLEWETT,Charles Douglas, 15 Niles Avenue, Madison ,N.J 07940, (US)
LEGAL REPRESENTATIVE:
  R.A. KUHNEN & P.A. WACKER (101501), Patentanwaltsgesellschaft mbH
    Alois-Steinecker-Strasse 22, 85354 Freising, (DE)
PATENT (CC, No, Kind, Date):  EP 801487  A2  971015 (Basic)
                              EP 801487  A3  000119
APPLICATION (CC, No, Date):   EP 97105946 970410;
PRIORITY (CC, No, Date): US 631720 960410
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: H04L-029/06; H04L-012/00; H04L-029/12;
  H04L-012/14; H04L-029/08;  **G06F-017/60**
ABSTRACT WORD COUNT: 77
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update     Word Count
      CLAIMS A  (English)  9710W2     1067
      SPEC A    (English)  9710W2     2594
Total word count - document A         3661
Total word count - document B            0
Total word count - documents A + B    3661

...INTERNATIONAL PATENT CLASS:  **G06F-017/60**

...CLAIMS as recited in claim 1 comprising the additional step of tracking
     access of a local **user**  to said remote domain through said pseudo
     proxy **server** .
  5. The method as recited in claim 1 comprising the additional step of
     restricting access...


 **16/3,K/9**     **(Item 9 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
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00739515
**Electronic sourcing system and method**
**Elektronisches Verfahren und System zum Suchen von Bezugsquellen**
**Procede et systeme electronique de recherche de la source**
PATENT ASSIGNEE:
  ePlus Inc. (a Delaware Corporation), (3913040), 400 Herndon Parkway,
     Herndon, VA 20710, (US), (Proprietor designated states: all)
INVENTOR:
  Johnson, James M., 2207 Open Meadow Circle, Bridgeville, PA 15017, (US)
  Kinross, Robert P., 6816 Ricker Court, Ben Avon, PA 15202, (US)
  Melly, Francis J., 401 Amberson Avenue, Apt. 244, Pittsburgh, PA 15232,
     (US)
  Momyer, Douglas A., 1225 Skyridge Drive, Upper St. Clair, PA 15241, (US)
LEGAL REPRESENTATIVE:
  Ayers, Martyn Lewis Stanley et al (42851), J.A. KEMP & CO., 14 South
     Square, Gray's Inn, London WC1R 5JJ, (GB)
PATENT (CC, No, Kind, Date):  EP 697669  A2  960221 (Basic)
                              EP 697669  A3  971001
                              EP 697669  B1  020619
APPLICATION (CC, No, Date):   EP 95305364 950801;
PRIORITY (CC, No, Date): US 288577 940810
DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL
RELATED DIVISIONAL NUMBER(S) - PN (AN):
  EP 1182597  (EP 2001126215)
INTERNATIONAL PATENT CLASS:  **G06F-017/60**
ABSTRACT WORD COUNT: 199
NOTE:
  Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update    Word Count
     CLAIMS A  (English)  EPAB96      1711
     CLAIMS B  (English)  200225       846
     CLAIMS B   (German)  200225       775
     CLAIMS B   (French)  200225      1062
     SPEC A    (English)  EPAB96     10564
     SPEC B    (English)  200225     10798
Total word count - document A          12277
Total word count - document B          13481
Total word count - documents A + B     25758

INTERNATIONAL PATENT CLASS:  **G06F-017/60**

...SPECIFICATION only RIMS program 44 or Shell program 52 at one  time in
   the foreground on **monitor**  22.

**Local** computer 20 is also provided with a catalog **database** 36 comprised preferably of at least two vendor product catalogs. The catalogs, and hence catalog **database** 36, preferably include such information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the business that the **Customer** using electronic sourcing system 5 conducts will determine which product catalogs are made a part of catalog **database** 36.

A feature of the present invention is the ability to search multiple catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The user would see on **monitor** 22 of **local** computer 20 a Hit List 47 screen representing limited data about all matching catalog items that were located in catalog **database** 36 as a result of the search. A sample Hit List 47 produced from a...bar of Shell 52 that is labelled "Search." Then, a Search screen comes up on **monitor** 22 of **local** computer 20. An exemplary Search screen is shown in Appendix VII. In this screen, the...AS/400) can be independently connected to each local computer 200. Each CSR has a **local** **personal** computer 220 having a **monitor** 222, a keyboard 224 and a printer 226. Local computer 220 is provided with programs including requisition/purchasing program 240, Shell program 252 and a graphic **user** interface 254 (preferably EASEL Workbench program 254 for OS/2) for listing items. One or more of these may be copied from **server** 220 when needed. Work-in-progress requisitions 260 are established for each **customer** and are attached to graphic **user** interface 254. **Server** 200 maintains complete requisitions 242, in a manner similar to the manner in which local computer 20 maintains requisition **databases** 42 in the embodiment shown in FIG. 1A.

Normally, in such an environment, the CSR...

...SPECIFICATION only RIMS program 44 or Shell program 52 at one time in the foreground on **monitor** 22.

**Local** computer 20 is also provided with a catalog **database** 36 comprised of at least two vendor product catalogs. The catalogs, and hence catalog **database** 36, preferably include such information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the business that the **Customer** using electronic sourcing system 5 conducts will determine which product catalogs are made a part of catalog **database** 36.

A feature of the present invention is the ability to search multiple catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The user would see on **monitor** 22 of **local** computer 20 a Hit List 47 screen representing limited data about all matching catalog items that were located in catalog **database** 36 as a result of the search. A sample Hit List 47 produced from a...bar of Shell 52 that is labelled "Search." Then, a Search screen comes up on **monitor** 22 of **local** computer 20. An exemplary Search screen is shown in Appendix VII. In this screen, the... AS/400) can be independently connected to each local computer 200. Each CSR has a **local** **personal** computer 220 having a **monitor** 222, a keyboard 224 and a printer 226. Local computer 220 is provided with programs including requisition/purchasing program 240, Shell program 252 and a graphic **user** interface 254 (preferably EASEL Workbench program 254 for OS/2) for listing items. One or more of these may be copied from **server** 220 when needed. Work-in-progress requisitions 260 are established for each **customer** and are attached to graphic **user** interface 254. **Server** 200 maintains complete requisitions 242, in a manner similar to the manner in which local computer 20 maintains

requisition **databases** 42 in the embodiment shown in FIG. 1A.
Normally, in such an environment, the CSR...


**16/3,K/10**     **(Item 1 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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01016687     **Image available**
**SUPPLY CHAIN NETWORK**
**RESEAU DE CHAINE D'APPROVISIONNEMENT**
Patent Applicant/Assignee:
  ISUPPLI CORPORATION, 1700 East Walnut Avenue, El Segundo, CA 90245, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
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Legal Representative:
  FINDER James A (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
    1180 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent:               WO 200346696 A2-A3 20030605 (WO 0346696)
  Application:          WO 2002US38438 20021127  (PCT/WO US0238438)
  Priority Application: US 2001333483 20011128
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20548

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...  credit facility provides the basis for a master account that is
  available to both the **bank** and the supply chain **server** . A **credit
  line** 604 is established within the credit facility 602 for each
  **customer** . The **credit** **line** is collateralized by invoices. As each
  customer is approved to participate in the invoice financing structure, a
  specific sub- **ledger** account and a credit limit are established for that
  customer.

  [02301 When a customer purchases...


**16/3,K/11**     **(Item 2 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00993601     **Image available**
**METHOD AND SYSTEM FOR REGISTRATION AND TRACKING OF ITEMS**
**PROCEDE ET SYSTEME D'ENREGISTREMENT ET DE TRACAGE D'ARTICLES**


Bode Akintola12-Jul-04

Patent Applicant/Inventor:
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    (Residence), US (Nationality)
Legal Representative:
  ALTMAN Daniel E (agent), Knobbe, Martens, Olson and Bear, LLP, 2040 Main
    Street, Fourteenth Floor, Irvine, CA 92614, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200323569 A2-A3 20030320 (WO 0323569)
  Application:         WO 2002US28908 20020909  (PCT/WO US0228908)
  Priority Application: US 2001318235 20010907; US 200145954 20011106
Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK
  (utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)
  FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK
  (utility model) SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14488

Main International Patent Class:  G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
...  property into one or more portfolios, which could then be used as
  collateral assets. The **lender** places a lien against the title to the
  collateral item or items and their corresponding tracking numbers 134.
  The lien is recorded in the **database** . In one embodiment, the **database**
  updates a lien field of the corresponding item **record**  with information
  about the lien, such as the collateral amount, the identity of the
  **lender** , and other terms of the lien. In another embodiment, a lien
  **record**  is created in the **database**  and links to the corresponding item
  **record** . Other embodiments can also be used to  **record**  liens. A sale or
  transfer of possession of the encumbered tracking checks 136 and
  corresponding items can not be registered with the **database**  until after
  the  **lender**  has released the lien or has agreed to the transaction. hi
  one embodiment, the possession of the tracking checks 136 and items can
  be transferred for  certain reasons without the  **lender** 's release or
  agreement, such as for service and repair. Once the loan is repaid or the
  lien is otherwise satisfied, the  **lender**  releases the lien, giving the
  titleholder clear title.

  This process also facilitates lender filings of...


  **16/3,K/12      (Item 3 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00944718    **Image available**
**METHODS AND APPARATUS FOR EXCHANGING METALS**
**PROCEDES ET APPAREIL PERMETTANT L'ECHANGE DE METAUX FERREUX, NON FERREUX ET**
    **DU GROUPE DU PLATINE**
Patent Applicant/Assignee:
  COMMODITIES MANAGEMENT EXCHANGE INC, 495 Central Avenue, Suite 200,

Northfield, IL 60093, US, US (Residence), US (Nationality)
Inventor(s):
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  BROWN Winifried B, 521 Sheridan Road, Highland Park, IL 60035, US,
  CARAVIA Antonio, 4694 Maura Lane, West Bloomfield, MI 48323-3607, US,
  CASTAGNA Michael K, 928 Elm Street, #1, Winnetka, IL 60093, US,
Legal Representative:
  GOEDKEN James F (agent), Marshall, Gerstein & Borun, 6300 Sears Tower,
    233 South Wacker Drive, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
  Patent:               WO 200277767 A2-A3 20021003 (WO 0277767)
  Application:          WO 2002US8792 20020321  (PCT/WO US0208792)
  Priority Application: US 2001814014 20010321
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10488

Main International Patent Class:  **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... from the previous day may be listed.

  A credit relationship form represents a group of **database** fields
  which may be supplied by a metal seller to indicate that a preexisting
  bilateral credit relationship exists between that metal seller and one or
  more metal ?O **buyers** (step 1212). For example, seller A may indicate
  that he has extended a line of credit to **buyer** B in the amount of
  $750,000. The **buyer** 's use of this
   **credit** **line** may be **tracked** by the **server** 104 and used to display
  credit
  relationship icons next to anonymous metal lots as described...


 **16/3,K/13      (Item 4 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00899706    **Image available**
**SYSTEM  TO FACILITATE COMMERCIAL SUPPORT ASSOCIATED WITH BUYING AND SELLING
    OF COMMODITY PRODUCTS**
**SYSTEME  DE  TRAITEMENT  DE  TRANSACTIONS DESTINE A FACILITER LES ACTIVITES
    D'AIDE  AU  COMMERCE  LIES  A  L'ACHAT  ET A LA VENTE DE PRODUITS ET DE
    MARCHANDISES**
Patent Applicant/Assignee:
  CONOCO INC, McLean Building, Suite 2086, 600 North Dairy Ashford,
    Houston, TX 77210-4783, US, US (Residence), US (Nationality)
Inventor(s):
  CARPENTER Kevin W, 12206 Cabo Blanco Court, Houst, TX 77041, US,
  WIENS Orville J, 6209 Pecan Lane, Katy, TX 77493, US,

Legal Representative:
  HITCHCOCK David L (et al) (agent), Sidley Austin Brown & Wood, Suite
    3400, 717 N. Harwood, Dallas, TX 75201, US,
Patent and Priority Information (Country, Number, Date):
  Patent:                WO 200233835 A2-A3 20020425 (WO 0233835)
  Application:           WO 2001US32224 20011017  (PCT/WO US0132224)
  Priority Application: US 2000693275 20001019
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
  SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9554

Main International Patent Class:  **G06F-017/60**
Fulltext Availability:
  Claims

Claim
...  comparing by said financial entity obligations in sum incurred by said
  buyer to
  said given **line** of **credit** ,
  **monitoring** payments made by said **buyer** for completion of said
  transactions, and determining by said financial entity the extent of
  credit available to said **buyer** based on said obligations incurred by
  said **buyer** , said payments made by said **buyer** and said given line of
  credit.

  21 A method for providing financial guarantees for transactions...


 **16/3,K/14      (Item 5 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00896432
**SYSTEM  METHODS  AND  COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS
    HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER**
**SYSTEMES,  PROCEDES  ET  PRODUITS  DE  PROGRAMMES INFORMATIQUES OFFRANT DES
    PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT**
Patent Applicant/Assignee:
  AMERICAN EXPRESS COMPANY, World Financial Center, 200 Vesey Street, New
    York City, NY 10285, US, US (Residence), US (Nationality)
Inventor(s):
  ERICKSEN Brian, Kingston Place, Middle Way, Kingston Gorse, East Preston,
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Legal Representative:
  SILVERIO William R (et al) (agent), Alston & Bird LLP, Bank of America
    Plaza, Suite 4000, 101 South Tryon Street, Charlotte, NC 28280-4000, US
    ,
Patent and Priority Information (Country, Number, Date):
  Patent:                WO 200229521 A2 20020411 (WO 0229521)
  Application:           WO 2001US31257 20011005  (PCT/WO US0131257)
  Priority Application: US 2000238186 20001005
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9235

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... 89 basis points must be earned on loan outstandings and 44 basis
  points on revolving **lines** of **credit** for earnings objectives to be
  achieved. The pricing will go up if credit risk and...

...7.5% + 0.889 + 2.344%
  10.73%
  Finally, given a default rate the required **interest** **rate** for a
  customized loan to return minimum required return on equity can be
  calculated. In...

...The following formula is used to determine the customized APR for a one
  year loan:
   **Interest** **rate** = (I + RER e)
  ) - Qefault rat * (RecoyM Rate)) - I
  (1 -Default Rate)
  1 5 Assuming a...

...39%
  This calculation is performed by the loan processor module 55, and solves
  for an **interest** **rate** that produces the same total return, after
  adjusting for defaults and recoveries, as the return...

...for default risk. Using the computations above the custom loan manager
  20 can offer personalized **interest** **rates** to customer given a default
  rate associated with the customer.
  FIG. 4 shows a block...

...flow chart illustrating the calculation of
  personalized loan terms for unsecured installment loans and unsecured
  **lines** of **credit** , according to one aspect of the present invention. As
  shown in FIG. 4, a customer...a customer's credit score and a default
  rating that indicates the probability that the **customer** will default on
  a loan. Additionally, this data can include data related to the **customer**
  's identity, credit checks run on the **customer** by potential **lenders** ,
  public **record** information, collection data, and the like. Additionally,
  any information about the **customer** stored within the custom loan
  manager about the **customer** may also be accessed (block 105). After
  credit application data, third party data (e.g...

...PO Fexp(-rT)N(al) - VON(a2) 0.8188,
  BO - Fexp(-rT), - PO 17.15,
   **Interest** **Rate** = ln(Amount/BO) 15e40%
  Spread = 4.67%1
  TABLE 5: Computing Probability of Default From...debt burden (block 11 5)

may be used as the default rate in determining the **interest   rate** for
a customer's customized loan. According to one aspect of the invention,
the loan processing module 55 calculates an **interest   rate** base solely
on the expected default rate. According to another aspect of the
invention, the loan processing module calculates an **interest   rate**
based entirely upon the risk from debt-burden. According to yet another
aspect of the invention the loan 1 5 processingniodule calculates an
**interest   rate** based upon the default rate provided by the credit
bureau. However, because each of these...

...risk. Regardless of 5 whether a capital adjustment is used, a final
price (e.g., **interest   rate** ) is calculated (block 190) using the
method indicated at block 90 of FIG. 3 and...rates in the table are used
by the loan processor module 55 in computing the **interest   rates** for
each loan having a specified asset 1 5 portfolio. Margin 10.00% 20.00...

...rate, for different loan to value ratios, which allows for the 1 5
calculation of **interest   rates** , as detailed with reference to FIG. 4.
For instance, the loan processor module 55 calculates...

...default rate, less overhead, or other terms that may result in
advantageous pricing of the **interest   rate** . Preferably the custom loan
manager 20 allows a customer to enter multiple scenarios (e.g...


**16/3,K/15      (Item 6 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00814145
**A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS**
**PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU**
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  CORNELIUS Richard D, 421 14th Street, Santa Monica, CA 90402, US,
  STEPNICZKA Andreas, 2200 Sacramento Street, Apt. 503, San Francisco, CA
    94115, US,
  CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
    52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200146889 A2 20010628 (WO 0146889)
  Application:         WO 2000US35216 20001222  (PCT/WO US0035216)
  Priority Application: US 99470805 19991222; US 99469525 19991222; US
    99470039 19991222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ
  EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...  lab test report, and/or beneficiary certificate. Thereafter, the
  secondary documents are sent to a **bank** to be checked in operation 508.
  When operating, the **buyer** accesses the secondary documents via the
  **bank** . Figure 6 illustrates a variation of the process of Figure 5.

  In one embodiment of...
  ...of a virtual trade financial ftamework 700. At 702, a buyer 704 applies
  for a **line** of **credit** through the buyer's bank 706. The buyer and
  seller 708 get together and agree...check is sent to the bank (or credit
  provider) in operation 1604. The buyer's **credit** **line** is also
  earmarked in operation 1606 to indicate the amount of the purchase order
  to...terms/perfonnance required of the seller. Buyer's bank checks and
  earmarks , , buyer's VTrade **line** of **credit** ( **LOC** ). Once the **LOC** is
  ean-narked by the bank, confirmation is sent to seller by VTrade. A
  confirmed...Purchase Order Proforma Invoice to VTrade after completing
  requirements. VTrade checks and earmarks buyer's **line** of **credit** . Once
  the line is earmarked by bank, confirmation is sent to the seller. The
  seller...


  **16/3,K/16       (Item 7 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00814140
**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK**
**PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
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    Selangor, MY,
  NG William, 101 Whampoa Drive #15-176, Singapore, SG,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200146846 A2 20010628 (WO 0146846)
  Application:         WO 2000US35429 20001222  (PCT/WO US0035429)
  Priority Application: US 99470030 19991222; US 99470041 19991222; US
    99470044 19991222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 106212

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
  Detailed Description

Detailed Description
...  reporting utilizing a network; Figure 64 is a flowchart of a process
  for approving a **line** of **credit** of a buyer utilizing a network; Figure
  65 is a flowchart illustrating a process for...and  minimum down time.
  One of the primary contributing factors to high performance in client/
  **server** environments is a good network design.

  A good network design can only be achieved through...labs, which can be
  stationery or portable, rely on videotape and screen capture methods to
  **record** how users interact with prototype systems. Within a few hours of
  testing, lab administrators can...


 **16/3,K/17      (Item 8 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00806384
**NETWORK  AND  LIFE  CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
    METHOD THEREOF**
**GESTION  D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
    DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200139030 A2 20010531 (WO 0139030)
  Application:         WO 2000US32324 20001122  (PCT/WO US0032324)
  Priority Application: US 99444775 19991122; US 99447621 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
  DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
  TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 171499

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description


Detailed Description
...  going through the network. For instance, an NCB3 may be unreliable if
  generated by third **party** switches in the telecommunications network.

  This embodiment relates to switches of a telecommunication network that
  generate call **records** using a flexible and expandable **record** format.
  The call **record** formats include a small (preferably 32-word) and a

large (preferably 64-word) expanded format...


**16/3,K/18      (Item 9 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00806383
**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
    DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
    AND METHOD THEREOF**
**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
    STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
    ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
    PROCEDE ASSOCIE**
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200139029 A2 20010531 (WO 0139029)
  Application:         WO 2000US32309 20001122  (PCT/WO US0032309)
  Priority Application: US 99444655 19991122; US 99444886 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Main International Patent Class:  **G06F-017/60**
Fulltext Availability:
  Detailed Description


Detailed Description
...  a voice-grade telephone line. New technology, however, has been
  improving the performance of these  **lines** .

  The Internet is composed of a great number of individual networks,
  together forming a global...


**16/3,K/19      (Item 10 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.


00805486   **Image available**
**SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH
    INTERNET E-COMMERCE AND ANCILLARY SYSTEMS**
**SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION
    D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES**

Patent Applicant/Inventor:
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    (Residence), CA (Nationality)
Legal Representative:
  CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,
Patent and Priority Information (Country, Number, Date):
  Patent:                    WO 200139077 A2 20010531 (WO 0139077)
  Application:               WO 2000US32064 20001122  (PCT/WO US0032064)
  Priority Application: US 99447512 19991123
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 23977

Main International Patent Class:  **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... of claim 104, wherein one or more of the one or more credit items are
  **lines** of **credit** .
  107. The method of any of the preceding claims, further comprising:
  receiving a priority for...instructions 728
  706 718
  Funds transferred from Funds transferred to Employer provides E
  Emplo er **bank** account Deduction **Server**   **Server** with **bank** a
  electronically 720 information
  707 736
  Required **User** funds retained Funds transferra
  by Deduction **Server** Deduction **Server** sends Employer **bank** a(
  708 reminder to Employer to re- electronicali,
  initiate, change, or remove 738
  set up for future pay periods
  Remaining funds 722
  transferred to other payee
  **bank** accounts
  710
  u geting
  20
  **User** subscribes to
  budgeting service
  502
  4
  **User** sets up a budget:
  using a GUI
  504
  @i
  Perform Deduction **Server** Send accumulation
  p[ocessing notification to User
  506 512
  4 t
  Determine if correct amou...GUI to
  Credit Service

670
S User receives credit card and
re applic ion Yes > **line** of **credit** with a maximum
approved? combined credit limit.
672 676
No
Credit card is used as a
standard card. **Credit   line**
Notify User of serves to cover deduction
Denial shortages
674 678
User generates credit
balances...


 **16/3,K/20       (Item 11 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00774520    **Image available**
**ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING
    PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION**
**ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE
    LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS
    PRIVEES ET A CARACTERE PERSONNEL**
Patent Applicant/Assignee:
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    (Residence), US (Nationality)
Inventor(s):
  STOLFO Salvatore J, 80 Kenilworth Road, Ridgewood, NJ 07450, US,
  YEMINI Yechiam, 450 Computer Sciences Building, Columbia University, New
    York, NY 10027, US,
  SHAYKIN Leonard P, 1965 Broadway #12B, New York, NY 10023, US,
Legal Representative:
  MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of
    the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent:              WO 200108066 A1 20010201 (WO 0108066)
  Application:         WO 2000US19888 20000720  (PCT/WO US0019888)
  Priority Application: US 99360812 19990726
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 36118

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... be provided that links transaction data, as described below. Other
  parties such as the third **party  bank** I 1 6 may also have a **database**
  such as a transaction **database** 117 that stores transaction data (e.g.,

as shown in Fig. 6). As pointed out...information to the proxy system's
bank B', then the proxy system will need a **credit** **line** with B'
(fourth ...providing the session identifier #F and the confirmation H.
In step 2 1, the 2o **bank** B nets the transactions as illustrated in Fig.
5, including payment of a fee to the proxy **party** , as follows: the
**Customer** C is charged $Y; and settles with the **bank** B; the retailer R
is paid $Y less the customary transaction fee by the **bank** B; and the
proxy **party** (iPrivacy) is
61
paid a percentage of the transaction fee by the **bank** B. The **bank** B's
transaction data, stored in a transaction **database** II 7 (Fig. 3B), is
shown in Fig. 7, where time T indicates transactions relating...content
filtering, the user proxy software and/or proxy computer software also
removes private past **history** from the content portion of the message to
be transmitted to the designated WebPage. The...


**16/3,K/21** **(Item 12 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT

00548213 **Image available**
**SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION**
**SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE**
**SYSTEME A SYSTEME**
Patent Applicant/Assignee:
  EQUIFAX INC,
Inventor(s):
  WALLACE David L,
  HAMMOND Marguerite Anne,
  HEADLEY Judy,
Patent and Priority Information (Country, Number, Date):
  Patent:            WO 200011586 A1 20000302 (WO 0011586)
  Application:       WO 99US18725 19990819  (PCT/WO US9918725)
  Priority Application: US 9897329 19980820; US 99376294 19990818
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 15007

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... Status Code 036081 - "Suspended"
  (continued) 036082 - "Account NOT included in bankruptcy"
  036083 - "Paid - was public **record** "
  036084 - "Account assumed by third **party** "
  036085 - "Account secured"
  036086 - "Arrangement made for partial payment"
  036087 - "Paid - from insurance"
  036088 - "Payment deferred"
  036089 - "Involuntary Repossession"
  Account Type Code 039011 - " **Bank** - Credit/Charge"
  039012 - "Retail - Credit/Charge"

039013 - "T&E - Credit/Charge"
039014 - "Personal **Line** -Of- **Credit** "
039019 - "Other Revolving or Charge/Credit"
039021 - "AutomobileNehicle Loan/Lease"
039022 - "Durable Consumer Goods Loan...

...039039 - "Other Banking/Finance Services"
039041 - "Commercial Loan (Primary)"
039042 - "Commercial Loan (Additional)'
039043 - "Commercial **Line** -Of- **Credit** "
039044 - "Commercial Real Estate Loan"
039049 - "Other Commercial Credit/Loan"
Address Type Code 007001 - "Personal...0 1 2009 - "Other / Unknown"
Portfolio Type Code 038001 - "Installment"
038002 - "Revolving"
038003 -"Open"
038004 - " **Line** of **Credit** '
038005 - "Checking"
038006 - "Savings"
038007 - "Mortgage"
Code Type Value/Description
Position Title Code 024001 - "Human...